

# **ULSTER COUNTY NEWS**

ULSTER COUNTY NEWS INFORMATION OFFICE OF ULSTER COUNTY LEGISLATURE 244 FAIR STREET KINGSTON, NEW YORK 12401 PHONE: 845.340-3900 FAX: 845.340.3651 www.co.ulster.ny.us www.ulstercountyny.gov

#### FOR IMMEDIATE RELEASE

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CONTACT: PETER KRAFT – 914-466-3033 ROBERT PARETE – 845-532-5190

## Legislators Announce Release Of Outreach Guide To Promote Health Insurance Programs For Ulster County Residents

In August 2006, the Census Bureau reported that in 2005, 46.1 million Americans were uninsured-1.3 million more than in 2004. The number of children lacking coverage reached an alarming 9 million, yet children accounted for nearly 25% of the growth in the uninsured between 2004 and 2005. This latest increase in the uninsured follows an increase of 6 million between 2000 and 2004, driven primarily by declining employer sponsored health insurance that hit low-income workers and their families the hardest.

In Ulster County, it is estimated that 40,000 residents lack health insurance. Chairman of the Ulster County Legislature's Human Development Committee, Peter Kraft, D-Glenford said, "Assuring health coverage to this vulnerable population needs to be an important priority as a matter of both personal and public health policy for our community."

Currently, New York State offers two public insurance programs that are available to children and adults. Child Health Plus currently provides coverage to 3,708 children and Family Health Plus provides coverage to 2,099 adults living in Ulster County. Kraft estimates that the enrollment rates are very low and stated that participation in publicly sponsored programs depends on the success of program outreach and ultimately, enrollment action on the part of the individual.

In an effort to bring greater attention to Child Health and Family Health Plus programs Peter Kraft and Chairman of the Ulster County Legislature's Health Committee, Robert Parete, D-Boiceville, have begun the first stages of their outreach program by developing a newspaper supplement in conjunction with Rick Remsnyder, Director of Ulster County Tourism that will appear in the Daily Freeman on Thursday, December 28, 2006.

"The publication titled 'Solutions to Affordable Health Insurance for Eligible Ulster County Residents who do not have Health Insurance' will also provide information on the UlsterRx program," stated Robert Parete. According to Parete, the UlsterRx program established in 2004 has also been hindered by a lack of outreach to members of the community who could most benefit from the program.

In addition to those who have no health insurance, Parete sees seniors benefiting from the program. Parete stated that for most Medicare recipients, Medicare now covers 75% of the first \$2,250 worth of drugs. But after that, coverage drops to zero and doesn't resume until the patient hits \$5,100 in expenses. This gap in coverage is known as the "doughnut hole". Then, Medicare kicks in again, paying 95% of costs. If a senior does not have EPIC or another supplemental program it's this gap of almost \$3,000 that many sick and disabled seniors can not afford, stated Parete.

"The UlsterRx program will wave all membership fees until April so I'm hoping we will be able to generate interest in the program," stated Parete.

### **About Child Health Plus**

To be eligible for either Child Health <u>Plus</u>, children must be under the age of 19 and be residents of New York State. Whether a child qualifies for Child Health Plus A or Child Health Plus B depends on gross family income. Children who are not eligible for Child Health Plus A can enroll in Child Health Plus B if they don't already have health insurance and are not eligible for coverage under the public employees' state health benefits plan.

There is no monthly premium for families whose income is less than 1.6 times the poverty level. That's about \$460 a week for a three-person family, about \$560 a week for a family of four. Families with somewhat higher incomes pay a monthly premium of \$9 or \$15 a month per child, depending on their income and family size. For larger families, the monthly fee is capped at three children. If the family's income is more than 2.5 times the poverty level, they pay the full monthly premium charged by the health plan. There are no co-payments for services under Child Health Plus, so you don't have to pay anything when your child receives care through these plans.

## **About Family Health Plus**

Family Health Plus is a public health insurance program for adults between the ages of 19 and 64 who do not have health insurance - either on their own or through their employers but have income or resources too high to qualify for Medicaid. Family Health Plus is available to single adults, couples without children, and parents with limited income who are residents of New York State and are United States citizens or fall under one of many immigration categories.

Family Health Plus provides comprehensive coverage, including prevention, primary care, hospitalization, prescriptions and other services. There are minimal co-payments for some Family Health Plus services. Health care is provided through participating managed care plans in your area.